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MOHED

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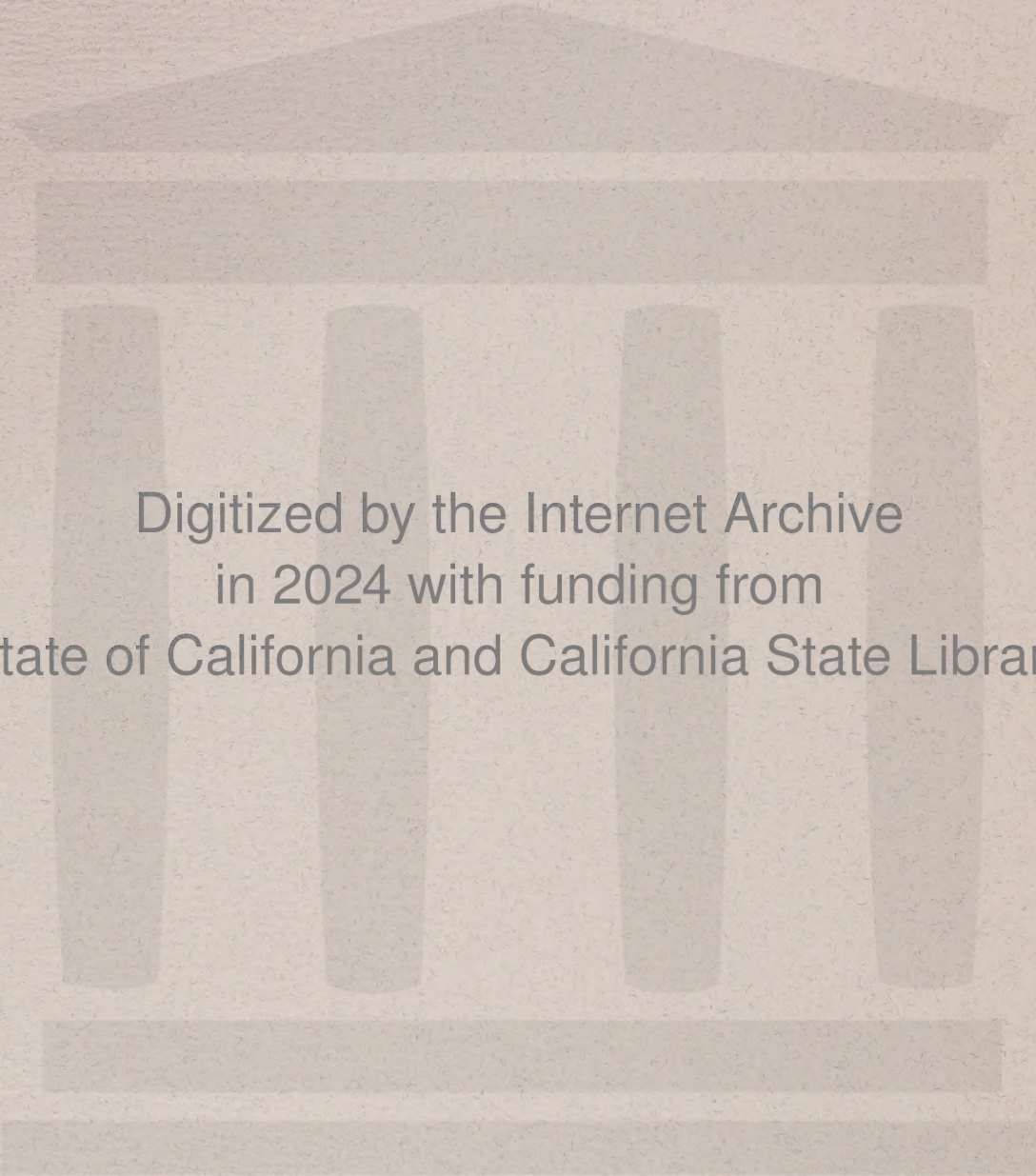
PRODUCTION PRESERVATION PEOPLE

THE MAYOR'S OFFICE OF HOUSING AND ECONOMIC DEVELOPMENT



Production. Preservation. People. The Mayor's Office of Housing and Economic Development brings the three together. To preserve the richness of San Francisco's cultural and economic diversity, MOHED softens the impact of increasing housing costs and changing economic forces. With responsive programs and new approaches to financing, MOHED addresses the need of City residents for housing, employment, and small business stability.

Growth in San Francisco is not a matter of new replacing old. A city's character is enhanced as much by the preservation of its neighborhoods and established businesses as it is by the development of new housing and industry. MOHED works with neighborhoods to support planned growth while encouraging projects that take advantage of San Francisco's rich variety of existing living and working space.



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Producing affordable housing and providing and retaining jobs for San Francisco residents are among the toughest challenges we as a City face. Our housing costs are among the highest in the nation, sites for development are relatively scarce, and we are trying to adjust to a changing economy with a new and different type of workforce.



In an effort to concentrate and coordinate the City's resources to assist targeted development, I combined my housing and economic development functions in a single office in July, 1983. The mandate of the Office of Housing and Economic Development is broad but clear: to devise and administer programs to preserve and produce housing that is affordable to low, moderate, and middle income San Franciscans, and to retain and attract job opportunities, particularly for City residents. To accomplish this, the Office serves as a "one-stop shop" for developers, for profit and non-profit, and small businesses; it offers a menu of financing programs, and an ability, on my behalf, to walk a developer through the various local permit and review processes, or to assist a small business with a land use or building code problem.

I believe that City Hall can be more than a passive bystander in the development process. By acting as partners and catalysts, not merely regulators and bureaucratic adversaries, the Office of Housing and Economic Development helps achieve balanced growth in San Francisco.

At the same time, MOHED recognizes that a City's most valuable resource is its people. The services the Office provides represent the most fundamental rights of people for a home and a job. By working for the basics, MOHED helps insure a high quality of life for San Franciscans.

Sincerely,

A handwritten signature in blue ink that reads "Dianne Feinstein". The signature is fluid and cursive, with a long horizontal line extending from the end.

*Dianne Feinstein
Mayor*

Creating A More Liveable City

As market forces drive housing costs upward, the Mayor's Office of Housing and Economic Development works to increase the number of affordable homes for the people of San Francisco. We find creative ways to support production and preservation of housing to benefit a broad spectrum of the City's population.

In addition to providing for construction of new homes, MOHED supports imaginative projects to rehabilitate existing housing space—from small, residential hotel rooms to homes for large families.

To do this, we bring together funds from private and public sources and partnerships between people—between investment concerns, lending institutions, developers and neighborhood groups. Using local resources, we assemble financing packages to close the gap between state and federal funding sources and the high cost of housing development in San Francisco. By these efforts, the Mayor's Office of Housing and Economic Development has provided more than 10,000 places for people to call home since 1980.

MOHED has contracted with nonprofit housing development corporations to develop and rehabilitate 3800 housing units in San Francisco, using \$25 million from Community Development Block Grant funds.







Residents of the Wharf Plaza development enjoy its 230 new housing units. CDBG Site Acquisition Funds contributed \$700,000 of the \$14.8 million total development costs.

Living Spaces In Unusual Places

Creative financing transformed a weed-filled lot at the foot of Telegraph Hill to comfortable housing for 230 low-income elderly and families. The new Wharf Plaza development is the result of a joint venture between a private developer, Pacific Union Company, and the nonprofit Chinese Community Housing Corporation—and a unique package of federal subsidies, grants, tax-exempt bonds, and Site Acquisition Funds.

It's one example of MOHED's efforts to secure funding for nonprofit, neighborhood-based housing development corporations that develop or rehabilitate affordable living spaces. In addition to overseeing the projects, MOHED secures federal and state subsidies and assembles financing packages.

Many of the projects make use of unusual sites to provide homes for low-income families. Casa de la Raza, a 51-unit townhouse development in the

historic Mission District, will make use of the City's "air rights" over a new public parking garage. Federal Community Development Block Grant funds of \$1.3 million, administered by MOHED, will finance a deck on which the housing will be built. A similar development by the Mission Housing Development Corporation, under construction at 16th and Hoff Streets in the Mission District, will feature a 49-unit apartment complex built on air rights over another public garage.

New Homes From Old Other projects reclaim vacant or vandalized housing. Once a proud example of turn-of-the-century workmanship, the neglected Herald Hotel in the Tenderloin was no place to live until recently. MOHED stepped in to

help private developer Bernard Hagan renovate the relic, making it home for 72 seniors, many of them disabled. As a recognized historic building, the Herald Hotel preserves San Francisco's architectural ambiance while meeting the City's need for affordable living space. In the Tenderloin area alone more than 1200 apartments now are being made available for low-income residents with financing arranged through MOHED.

The lobby of the Herald Hotel was restored to its former glory with \$588,000 in City Office Housing Production Program funds and Section 8 subsidies. The \$4.8 million development provides 72 units of senior and handicapped housing.



Home Sweet Homeownership



The 120-unit Parkview Heights development sits on surplus City land. CDBG Site Acquisition Funds of \$535,881 plus \$10,314,600 in tax-exempt bond financing contributed to the \$12 million development costs.

The American dream of owning a home is just that for many families—a dream. But in San Francisco, MOHED is working to make dreams reality with imaginative approaches to financing and housing opportunities for first-time homebuyers.

A \$60 million mortgage bond agreement signed by Mayor Feinstein in 1982 provides tax-exempt financing for first-time homebuyers in San Francisco. At 10¾ percent, the interest rate is nearly four points below conventional terms. The City-wide Affordable Housing Program—the first of its kind in the nation—makes more than 600 mortgages available, including 500 new homes in 22 locations throughout the City. The program is possible through the sale of tax-exempt bonds plus a \$5 million Home Mortgage Assistance Trust, funded by downtown builders, through the Office Housing Production Program. The future homeowners pay no more than one third their monthly income on a mortgage. The remaining expenses are paid by the trust.

“This is the best, fairest, and most exciting financing in California,” noted Ann Winchester, vice president of First Nationwide Savings, the program lender. “For the majority of borrowers in this program, this is the only opportunity they would have to buy a home in San Francisco.”

A joint effort between MOHED and a private developer, Barratt Homes, helped transform a surplus site on Potrero Hill into 120 Victorian-style townhouses. Special funding





These youngsters don't know that \$324,100 in CDBG Site Acquisition Funds and \$3,705,000 in tax-exempt bonds helped make the \$4.5 million Farragut Manor possible. But for them — and 42 families — it will be home

through the Citywide Affordable Housing Program combined with the developer's ability to keep sales prices between \$70,000 and \$114,000 allowed buyers with incomes between \$19,000 and \$49,000 to own homes for the first time.

Promising Sites The voices of children will sound again at the site of long-dilapidated Farragut School in the Ingleside

neighborhood after completion of a housing development on the surplus land. Forty-two families and individuals will call it home, thanks to the City's bond financing; the nonprofit Housing Conservation Institute; BRIDGE, the project's developers; and MOHED.

To encourage opportunities for low-to-middle income homebuyers, MOHED combines

tax-exempt bond issues and Housing Site Acquisition Funds to assist development of this and other publicly-owned sites. Innovative use of these is an example of MOHED's commitment to making the most of San Francisco's available land.

The Home Stretch

The Community Housing Rehabilitation Program helps make crowded living spaces more liveable. At a six-unit building in the Mission District owned by the Mission Housing Development Corporation, CHRP funds paid for interior redesign of the apartments, as well as new electrical, plumbing, and heating systems. The result: several large families now have enough bedrooms for all their children.

CHRP offers low-interest loans for rehabilitation to improve a building's accessibility, safety, and energy efficiency, and to correct housing code violations. More than 1,000 apartments and houses throughout the City were improved through the program since 1981.

Residential hotels throughout the City also were improved through CHRP. The 82 renovated rooms at the Clayton Hotel in Chinatown, for example, boast compact furniture designed to fit small living



spaces. The hotel itself illustrates optimum use of City and community resources—it was acquired by the Chinese Community Housing Corporation with help from the Housing Site Acquisition Program; is home for the Manilatown Senior Center, and is an award-winning combination of low-income housing and historic preservation.

Re-Habitats One San Francisco homeowner, a retired teacher, learned that disability doesn't mean dependence with a little help from HILP. HILP—the Home Improvement Loan Program—enabled her to pay for modifications to her Excelsior District home to accommodate her disability, and for much-needed plumbing and wiring as well.

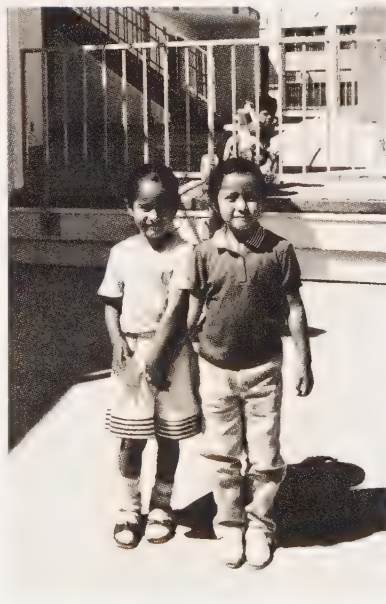
Building In New Directions

MOHED designed HILP in 1983 when faced with a growing demand throughout the City for low-cost rehabilitation financing. The program is funded by an \$8 million tax-exempt bond issue combined with \$1 million in federal Community Block Development funds. Through HILP, low- and moderate-income homeowners can obtain loans of up to \$15,000, at 3 or 9.95 percent interest, to make their homes more habitable.

Upper left: CDBG Site Acquisition and Community Housing Rehabilitation Program funds contributed \$1,030,088 to the \$1.9 million renovation of the 82-unit Clayton Hotel

Right: Section 8 and CDBG Site Acquisition Funds contributed \$600,000 to the 63-unit, \$5.2 million Mariposa Gardens in the Mission District.

MOHED is looking toward increasing the amount of available housing, particularly rental housing, during 1984. As in the past, MOHED will look for creative approaches—new financing techniques and effective combinations of public and private resources—to address this issue.



One solution is the \$10 million Housing Affordability Fund proposed by Mayor Feinstein in the City's 1984 budget. The Fund could stimulate construction of more than 1,000 housing units, many reserved for moderate-income residents. A tax-exempt bond program for apartment construction, developed by MOHED, will work in conjunction with the Fund.

Two projects are already candidates for the program: a 130-unit apartment development in the Mission District at Army and Folsom Streets, and renovation of a vacant 82-unit public housing project in Hunter's Point.

Another project slated to begin this year is the Balboa Park development near San Francisco City College. In keeping with MOHED's efforts to provide sorely-needed housing within the limits of San Francisco's land availability, the residences will be built on a now-unused water reservoir site.



Big Help For Small Business



Dreams became reality for Hua Ngo and Barry Coban with \$41,200 at 9 percent interest over seven years from the Small Business Loan Fund. H&N Fish Company was expanded at a total cost of \$122,000.

After coming to California from Viet Nam in 1979, Hua Ngo worked sixteen hours a day at two jobs before he was able to purchase a fishing boat and go into business for himself. One evening vandals cut the mooring line, and the boat was found shattered against the rocks in Monterey Harbor. Ngo's dream seemed shattered too; but he started over, this time purchasing a day's catch from Monterey fishermen, packing it into his car, and selling it to Bay Area wholesalers.

By 1982, Ngo established H & N Fish Company, a San Francisco wholesale and distribution business. In 1983 he was ready to expand to a 10,000-square foot warehouse—and he and general manager Barry Cohan came to MOHED for help. With help from the Small Business Loan Fund, Ngo was able to borrow \$41,200 for the expansion at “antique” rates: nine percent fixed interest over a seven-year period.

A \$250,000 SBA 502 Loan and \$6000 in City funds helped Ray Tom purchase a new site for his Copy Factory; another \$50,000 from the Small Business Loan Fund, at 8 percent fixed interest over five years helped pay for \$124,605 in equipment costs.

The Small Business Loan Fund provides low-interest, fixed-rate loans for new equipment, improvements, and working capital. Public funds are leveraged with private investment, and the City contributes one-third of the project costs, or up to \$50,000. Repayments are returned to the Fund for the benefit of more small businesses like Ngo's.

Lending Help Ray Tom, owner of the Copy Factory, thought there'd be too much paperwork, too much delay and red tape. Instead, he found that MOHED, with the assistance of two Neighborhood Economic Development Organizations, Asian, Inc. and Mission Economic Development Association, could easily assemble the loan packages he needed to expand his business.

A \$250,000 loan from the SBA 502/503 Loan Program and \$6,000 in City funds helped Tom purchase a new facility and



add a second floor. Another loan combination, using a \$50,000 Small Business Loan plus bank and private equity sources, paid for new printing equipment. Tom hired most of his new employees through the Private Industry Council, the City's employment and training system.

MOHED's loan programs help small businesses grow by offering long term fixed-rate financing, lowering interest rates and debt service, and otherwise filling gaps in the local financing market. In turn, businesses

are able to retain or create job opportunities for San Francisco residents and contribute to the economic strength of the neighborhood.

The bottom line illustrates the success of these programs: In the past years, 74 small businesses have retained or created 3,638 jobs for San Franciscans due to \$141,495,182 in loans made available through MOHED.



Hills Bros., Inc. keeps on working in San Francisco with a \$5 million IDB, a \$558,000 UDAG at 8 percent interest, deferred for the first year with a ten-year amortization. The funds helped acquire a new \$10 million site for the coffee operation.

Helping The City Work

Through the Employment Linkage Project, MOHED connects businesses needing employees with City residents needing jobs.

MOHED clients and many large downtown developments use the Private Industry Council, San Francisco's employment and training system, as their first source to fill job openings. The Employment Linkage Project emphasizes neighborhood employment for local residents. The new Ramada Renaissance hotel in the Tenderloin, for example, will open its doors with many Tenderloin residents employed on its staff.

Keeping Business in Business

MOHED uses two financing programs—Industrial Development Bonds (IDBs) and Urban Development Action Grants (UDAGs)—to promote business retention and development.

IDB financing can be used for a variety of industrial or commercial projects which create or retain jobs for San Franciscans. IDBs are exempt from federal tax, and may be issued to cover total project costs up to \$10 million. Thus, businesses may obtain long-term development financing at two to three percentage points below market rates with little or no equity. Through the UDAG program, cities receive federal funds to help private development projects which create jobs, enhance

neighborhoods, leverage private funds, enhance the tax base, or otherwise benefit low and moderate-income citizens.

Both programs came into play to assure a new home for Hills Bros., Inc. When the coffee manufacturer was faced with the prospect of moving out of the City, MOHED stepped in to keep the company—and its jobs—in San Francisco.

The Ramada Renaissance Hotel.





Robert K. Innes and Merchandising Methods, Inc., have a new \$4 million facility with the assistance of a \$485,000 UDAG. The terms: no interest during construction, 8 percent interest deferred for the first year, 8 percent for the next four years, and 10 percent for the next ten years; a 30-year amortization with a 15-year maturity.

MOHED helped Hills Bros. obtain a \$5 million I.D.B. to acquire a vacant Safeway facility at the foot of Potrero Hill, and a \$558,000 UDAG to purchase capital equipment. Hills Bros. will use the site for expansion, saving 156 blue collar jobs and hiring 44 new workers, many of them former Safeway employees laid off when the facility closed.

Working for Jobs Merchandising Methods, Inc. (MMI), specializing in direct mail, had a 23-year history in San Francisco. But in 1982, that tenancy seemed uncertain—MMI's lease was about to expire. Though the firm needed to expand, it lacked sufficient funds to finance a move within the City. While MMI had a strong commitment to remain in San Francisco—home for most of its 107 blue-collar employees—the firm's future and its jobs seemed in jeopardy.

The dilemma was solved by a combination of economic development resources and loans tailored to meet MMI's expansion needs. MOHED arranged a UDAG of \$485,000, and the Redevelopment Agency sold three acres of land worth more than \$500,000 to the firm.

A loan from Wells Fargo Bank and private equity provided the remaining \$3.5 million needed for MMI's expansion. This summer, MMI will celebrate the opening of its new \$4 million facility in India Basin. More than 32 new employees will be hired from the Bayview-Hunter's Point area through PIC, supplementing MMI's largely minority staff.

To date, the City has assisted seven local developments with UDAG loans, and has approved issuance of almost \$9 million in IDBs, resulting in the creation and retention of more than 2000 jobs. Under MOHED's administration, repayments from both programs go back to the community for additional economic development projects.



There Grows The Neighborhood When the giant neon beer glass atop the Hamm's Brewery ceased its endless refilling after the plant's closure in 1972, some of the spirit went out of the community as well. Over the next ten years the vacant building became a highly visible neighborhood eyesore. But with the assistance of a UDAG of almost \$3 million, the

old brewery will reopen as a \$20 million complex of offices and showrooms, bringing new economic life to the area.

Let There Be Light Industry Another MOHED project will save an endangered species—small light industrial business. The 150,000-square-foot Rede/ASIAN, Inc. project at 18th and Bryant Streets will be

the largest light industrial building constructed in San Francisco in over 15 years. The condominium project will offer ownership opportunities to light industrial businesses operated by minorities, and will provide more than 400 jobs.

Working In New Directions

A new goal for MOHED is helping nonprofit organizations reduce their dependency on grant funds while increasing community services by offering expert technical assistance.




CSEARR's Thai Phuc, Ching Wong, Rick Ruvolo, Kieu-Nhi Lee and Canh Duc-Dang

The Center for Southeast Asian Refugee Resettlement, for example, came to MOHED to assemble financing for a new Community Center. They had a location, \$500,000 in foundation grants and federal monies, and plenty of dedication. They needed a first mortgage lender. They got the negotiating and advocacy skills of MOHED's staff, who arranged a \$350,000 institutional loan and additional foundation funding for the project. The new Center will provide childcare, commercial space for fledgling refugee-owned business, and a home for CSEARR.

As it did for CSEARR, MOHED staff will continue to find imaginative ways to strengthen the economic development of the City's neighborhoods and its businesses. A number of efforts this year will increase MOHED's ability to anticipate and act upon economic development opportunities.

These include a computerized Land Bank to identify underutilized industrial sites for future business development, and a Business Retention Program to identify and evaluate present and future business activities in the area South of Market Street.



MOHED's responsibilities are as diverse as the City it serves. They include coordinating financing for developments to house a hundred families—and making a small room comfortable for an elderly citizen. Or supporting a business that employs a neighborhood full of people while helping a family business stay in the neighborhood. And moving San Francisco forward—but never forgetting the importance of its economic and cultural roots.

While involved in City-wide concerns, MOHED also represents the most simple, yet important needs of individual San Franciscans: the rewards of employment, and the security of home.

MOHED
Mayor's Office of Housing and
Economic Development
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HOUSING PROGRAMS

MOHED draws from a variety of funding resources to help build new homes, rehabilitate old ones, and to assist owners and renters in meeting the high cost of housing. These include:

Section Eight Construction and Rehabilitation Programs: A combination of rent subsidies and mortgage loan vehicles or local bond financing which pays for new or rehabilitated housing. Under the program, low-income residents pay no more than thirty percent of their income for housing. Although the federal government is phasing out the program, over 1800 San Francisco apartment developments now benefit from the subsidies.

Office Housing Production Program: Downtown office developers are required, in this program, to provide or contribute toward housing to reduce the effect of office development on available living space. To date, the program has provided over \$20 million in financing to rehabilitate vacant housing, construct new housing, supplement Section Eight subsidized projects, and create a mortgage assistance pool for the City's homeownership program.

Housing Site Acquisition Program:

Through neighborhood-based nonprofit housing developers, this program provides Community Development Block Grant funding to acquire buildings for rehabilitation and sites for new construction. The new or renovated housing produced is managed by the nonprofit organizations, which keeps the housing affordable.

Tax Exempt Bonds for Housing: The City sells mortgage revenue bonds to provide home-purchase financing at below-market interest rates (subject to state income and federal sales price limitations). The City also issues bonds for low-interest construction and permanent loans for rental housing projects. To qualify, the projects must rent twenty percent of the apartments to moderate-income tenants for at least ten years.

Community Housing Rehabilitation Program: Low interest, fully amortized loans through this program are used to correct housing code violations and improve safety, accessibility, and energy efficiency of homes and rental units for low-income residents. The loans are funded by Community Development Block

Grants, packaged by neighborhood housing development corporations, and originated by Crocker National Bank.

Home Improvement Loan Program:

Through this program, the City borrows funds by selling lower interest tax-exempt bonds and lends the proceeds to low and moderate income owner-occupants for repairs and improvements to buildings of up to four units. The loans are combined with Community Development Block Grant funds and available at 3 and 9.95 percent, depending on family income.

Neighborhood Housing Development Corporations: Neighborhood-based nonprofit housing development corporations, operating in designated high-need areas, implement the two primary housing programs funded by Community Development Block Grants: The Community Housing Rehabilitation Program and the Housing Site Acquisition Program. The development corporations (HDCs), also develop housing financed by Section 8, City bond issues, and other resources. To keep the housing permanently affordable, the HDCs continue to own and manage property they have rehabilitated and built through the City's programs.

ECONOMIC DEVELOPMENT PROGRAMS

A wide variety of financing, technical assistance, and information programs available through MOHED helps business succeed in San Francisco. These include:

The Small Business Loan Fund: Offers long-term expansion capital to small businesses that create new jobs. The Fund provides loans at low, fixed rates to leverage private investment or commercial loans for equipment, leasehold improvement, relocation expenses, and working capital. Loan repayments "revolve" to finance other business projects.

Small Business Administration 502 and 503 Loans: Provide ninety percent of the financing — up to \$1.2 million — for owner-occupied commercial real estate. Fifteen to twenty-five year terms are available for purchase, rehabilitation, or new construction. City "injection" loans, at below market rates, finance part of the project to conserve business working capital. The minimum goal of the program is to provide one job per \$15,000 of SBA proceeds.

Industrial Development Bonds: These tax-exempt revenue bonds are issued for up to \$10 million, at favorable rates and terms, for industrial or commercial development. Bond rating is based on the developer's credit. The project must demonstrate significant public benefits, including job retention and creation.

Urban Development Action Grants:

Through a nationally competitive program, cities are awarded federal funds to fill financing gaps for qualifying development projects. Grant awards are determined on the basis of the project's job impact, private leverage, feasibility, tax, and other community benefits. The City then lends these funds to developers for land or building acquisition, construction, machinery, equipment, improvements, and other associated costs. Rates and terms are arranged according to the financing needs of the projects, and the applicant's ability to repay. Repayments are recycled to assist other economic development projects.

Employment Linkage Project:

Addresses the employment needs of businesses and San Francisco residents by linking employers with the Private Industry Council (PIC), the City's job training and referral system. MOHED clients and many large downtown developments are asked to use PIC as a first source for new employees. Employers can be reimbursed for training costs and may receive tax credits.

Neighborhood Economic Development Organizations: MOHED contracts with nonprofit Neighborhood Economic Development Organizations (NEDOs) to provide loan packaging, management assistance, procurement and other services to help small businesses start, stabilize, and expand.

Design: Keilani Tom Design
Text: Chiori Santiago
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Jon Pon
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Mayor's Office of Housing and Economic Development

PROGRAM SUMMARY

Housing	Number of Loans/Grants	Number of Units	Public Funds	Private Dollars	Total Project Cost
Section Eight New Construction & Substantial Rehabilitation	18	1,834	\$10,857,329	\$125,706,456	\$136,563,785
Office Housing Production Program	19	2,987	20,437,000	206,093,776	226,530,776
Housing Site Acquisition Program	39	2,472	14,456,063	118,466,577	132,922,640
Community Housing Rehabilitation Program	263	1,083	8,732,948	11,041,761	19,774,709
Home Improvement Loan Program	700	800	1,000,000	6,500,000	7,500,000
State Deferred Loan Program	13	484	1,000,000	7,411,192	8,411,192
Tax Exempt Bonds for Homeownership	650	650	5,000,000	62,611,000	67,611,000
Subtotal	1,702	10,310	\$61,483,340	\$537,830,762	\$599,314,102
Economic Development	Number of Loans/Grants	Number of Jobs	Public Funds	Private Dollars	Total Project Cost
Small Business Loans	39	673	\$ 1,681,823	\$ 7,147,225	\$ 8,829,048
Real Estate Financing SBA 502/503s	31	1,169	852,775	19,610,203	20,462,978
Industrial Development Bonds	2	240		9,599,500	9,599,500
Urban Development Action Grants	7	2,016	17,259,647	79,868,978	97,128,625
Subtotal	79	4,098	\$19,794,245	\$116,225,906	\$136,020,151
TOTAL	1,781		\$81,277,585	\$654,056,668	\$735,334,253

Mayor's Office of Housing
and Economic Development
ORGANIZATION CHART

Mayor Dianne Feinstein

William A. Witte

Executive Director

Housing

Barbara Smith
Deputy, Housing

STAFF

Mattie Bates
Dimaggio Graham
Amalia Espinoza
Joe LaTorre
Leopoldo Rafael
Elise Rosson
Jim Shea
Avonee Smith
Clio Tarazi

PROGRAMS

Section 8
Site Acquisition
Surplus Public Land Disposition
Office Housing Production Program
Tax Exempt Bond Financing
Community Housing Rehab Program
Home Improvement Loan Program
Theatre Rehab Program

Economic Development

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Deputy, Economic Development

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Gail Goldman
Sue Lee
Susan Nakata

PROGRAMS

Loan Packaging & Business Services
Small Business Loans
Urban Development
Action Grants (UDAG)
Industrial Development Bonds (IDB)
Special Projects
Land Bank
Business Retention

Administration & Fiscal

STAFF

Estel Bucay
Lise Chansin
Lynn Lott
Nancy Thomas
Wendy Wong
John Yee

Mayor's Office of Housing and Economic Development

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